# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Diana Stokes-Bacon

aka Diana Stokes

Debtor

SN Servicing Corporation as Servicer

for U.S. Bank Trust National Association as Trustee of the Tiki

Series III Trust

Movant

v.

Diana Stokes-Bacon aka Diana Stokes SCOTT F. WATERMAN- Trustee

Respondents

Case No.: 17-13665-amc

Chapter: 13

Judge: Ashely M. Chan

### **CERTIFICATION OF DEFAULT**

FRIEDMAN VARTOLO, LLP, attorneys for Movant, hereby certifies that the above-captioned Debtor have failed to comply with the terms of the Stipulation approved by the U.S. Bankruptcy Judge Ashely M. Chan on April 24, 2018. A copy of the Stipulation is attached hereto as Exhibit "A". Movant certifies that the required Notice of Default required by the Order was sent to Debtor and Debtor's attorney on May 24, 2022, and Debtor has failed to cure the default. A copy of the Notice of Default is attached hereto as Exhibit "B". Debtor is post-petition due for the February 1, 2022- May 1, 2022, payment at \$1,225.54 per month, accrued late charges of \$248.40, less suspense in the amount of \$260.63. The total to post-petition reinstate is \$4,889.93. In accordance with the terms of said Stipulation agreed to by the parties, the Automatic Stay is hereby lifted as to permit Movant to proceed with their State Court remedies upon Debtor's property.

Dated: 06/13/2022

By: \_/s/ Lauren M. Moyer Lauren M. Moyer, Esq. FRIEDMAN VARTOLO LLP Attorneys for Movant 1325 Franklin Avenue, Suite 160 Garden City, New York 11530 T: (212) 471-5100 F: (212) 471-5150 Bankruptcy@FriedmanVartolo.com

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

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for U.S. Bank Trust National Association as Trustee of the Tiki

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Diana Stokes-Bacon aka Diana Stokes SCOTT F. WATERMAN - Trustee

COTTF. WATERMAN - IT Respondents Case No.: 17-13665-amc

Chapter: 13

Judge: Ashely M. Chan

#### ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY

UPON consideration of the Certification of Default filed by SN Servicing Corporation as

Servicer	for	U.S.	Bank	Trust	National	Association	as	Trustee	of	the	Tiki	Series	III	Trust	dated
and with good cause therefore, it is															
ORDERED the automatic stay, heretofore in effect pursuant to 11 U.S.C. § 362(a), is hereby															

vacated for cause pursuant to 11 U.S.C. § 362(d)(1) to permit Movant to exercise all rights available to it under applicable law with respect to 906 69th avenue, Philadelphia, PA 19126 and it is further;

**ORDERED** that in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect; and it is further;

**ORDERED** that the Movant shall promptly report to the Chapter 13 Trustee any surplus monies realized by any sale of the Property.

BY THE COURT:	
	USBJ

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Diana Stokes-Bacon

aka Diana Stokes

Debtor

Case No.: 17-13665-amc

Chapter: 13

SN Servicing Corporation as Servicer

for U.S. Bank Trust National Association as Trustee of the Tiki

Series III Trust

Movant

v.

Diana Stokes-Bacon aka Diana Stokes

SCOTT F. WATERMAN - Trustee
Respondents

Judge: Ashely M. Chan

### **CERTIFICATE OF SERVICE**

I, Lauren M. Moyer, Esquire., certify that on \_\_\_\_\_\_\_, I caused to be served a true copy of the annexed **CERTIFICATION OF DEFAULT AND SUPPORTING DOCUMENTS**, by mailing by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

Dated: 06/13/2022

By: /s/ Lauren M. Moyer
Lauren M. Moyer, Esq.
FRIEDMAN VARTOLO LLP
Attorneys for Movant
1325 Franklin Avenue, Suite 160
Garden City, New York 11530
T: (212) 471-5100
F: (212) 471-5150

Bankruptcy@FriedmanVartolo.com

## **SERVICE LIST**

TO:

#### Trustee

SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606

## **Debtor's Counsel**

GEORGETTE MILLER Margolis Edelstein The Curtis Center 170 S. Independence Mall W Suite 400 Philadelphia, PA 19106

## **U.S. Trustee**

United States Trustee Office of the U.S. Trustee 200 Chestnut Street Suite 502 Philadelphia, PA 19106

### **Debtor**

Diana Stokes-Bacon aka Diana Stokes 906 69th avenue Philadelphia, PA 19126

# Exhibit "A"

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Diana Stokes-Bacon a/k/a Diana Stokes

Debtor

NATIONSTAR MORTGAGE LLC

Movant

vs.

NO. 17-13665 JKF

Diana Stokes-Bacon a/k/a Diana Stokes

Debtor

Frederick L. Reigle Esq.

11 U.S.C. Section 362

### **STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

 The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$762.91, which breaks down as follows;

Fees & Costs Relating to Motion: \$1,031.00 Suspense Balance: \$268.09 Total Post-Petition Arrears \$762.91

2. The Debtor shall cure said arrearages in the following manner:

<u>Trustee</u>

- a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$762.91.
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$762.91 along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.
- 3. Beginning with the payment due May 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,225.75 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).
- Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

- 5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).
- 6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
  - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 16, 2018

By: /s/ Kevin G. McDonald, Esquire Kevin G. McDonald, Esquire

Date: 4/11/18

Georgette Miller, Esquire Atterney for Debtor

Date: 4/17/18

Frederick L. Reigle Chapter 13 Trustee

Approved by the Court this	day of	, 2018. However, the court retains
liscretion regarding entry of any f		, 2016. However, the court retains
	Bankrupto	cy Judge
	Jean K. F	•

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# Exhibit "B"



85 Broad St., Suite 501, New York, New York 10004 t: 212.471.5100 f:212.471.5150 friedmanvartolo.com

May 24, 2022

GEORGETTE MILLER Margolis Edelstein 170 S. Independence Mall W Suite 400

Philadelphia, PA 19106

**RE:** Diana Stokes-Bacon aka Diana Stokes

Bankruptcy Case No. 17-13665-amc

Dear Counselors:

Please be advised, this office represents SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series III Trust, with regard to the above referenced matter.

Our client has advised us that payments have not been tendered in accordance with the Stipulation of Settlement of Motion for Relief entered by Court on April 24, 2018.

This notice is to advise that your client has defaulted on payments required under the terms of the stipulation and is due for as follows:

Monthly payments 01/01/2022 – 05/01/2022	\$6,127.70
Late Charges	\$207.00
Suspense	(\$262.17)
Total Due and Owing good through 5/24/2022	\$6,072.53

Payment should be made by bank or certified funds and mailed directly to: c/o SN Servicing Corporation P.O. Box 660820, Dallas TX, 75266

Pursuant to the Stipulation, you now have fifteen (15) days, from the date of this notice, to cure this default. Failure to cure default may result in the enforcement of our state law rights.

Acceptance of partial payments will not constitute a waiver of our client's rights to pursue the default in the event the partial payment is not enough to cure the entire default.

Yours truly,
\_/s/ Lauren M. Moyer
Lauren M. Moyer, Esquire

cc:

SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606

United States Trustee Office of the U.S. Trustee 200 Chestnut Street Suite 502 Philadelphia, PA 1910

Diana Stokes-Bacon 906 69th avenue Philadelphia, PA 19126

GEORGETTE MILLER Margolis Edelstein The Curtis Center 170 S. Independence Mall W Suite 400 Philadelphia, PA 19106